

P.O. Box 5001
Westfield, IN 46074

0000014 02 SP 0.810 **SNGLP T1 1 9355 04976-495817 -C14-P00000-I

MICAH R. GRAM
117 PORTER ROAD
SKOWHEGAN ME 04976-4958

Exhibit D

Loan Number: [REDACTED]

Property Address:
117 PORTER ROAD
SKOWHEGAN, ME 04976

10/25/2022

NOTICE OF RIGHT TO CURE

Dear Mortgagor(s):

The above-referenced loan on behalf of CARRINGTON MORTGAGE SERVICES, LLC is in default because the monthly payment(s) due on and after 07/01/2022 have not been received. You have thirty-five (35) days from the date this notice is given to cure the default by paying the amounts that are past due. As of the date of this letter, the total amount to cure the default is \$7,039.04 less \$0.00, monies held in a separate suspense account. Please refer to the attached *Exhibit A* for the itemized breakdown of the total amount due. **The total amount due does not include any amounts that become due after the date of this notice.**

Please remit the total amount due utilizing one of the following payment resources:

First Class, Overnight or Certified Mail

Carrington Mortgage Services, LLC
Cashiering Dept. 2-270
1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806

Western Union¹

Quick Collect (any location)
Code City - CARRINGTONMS
Code State - CA

MoneyGram¹

Receive Code - 7998

¹ You will pay a fee using this method of payment.

If you are unable to bring your account current, you may have available options other than foreclosure. You are encouraged to explore available options prior to the end of the right-to-cure period by contacting:

- Carrington Mortgage Services, LLC's toll free number at 1-800-561-4567, Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time; or by mail at P.O. Box 3010, Anaheim, CA 92803; or
- The Department of Housing and Urban Development's (HUD) Hotline Number at 1-800-569-4287 or you can visit their website for a list of HUD-approved counselors in Maine at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me> to find out other options you may have to avoid foreclosure. A list of HUD-approved counselors in Maine is attached to this notice as *Exhibit B*.

If you are interested in loan modification, please contact our Home Retention Department's toll free number at 1-800-561-4567, or by mail at P.O. Box 3010, Anaheim, CA 92803.

Failure to cure the delinquency within thirty-five (35) days of the date this notice is given may result in acceleration of the sums secured by the mortgage and in the sale of the property. If you pay the total amount due before the time specified in this notice, you will be restored to all rights under the mortgage as though the default had not occurred. You also have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements and to assert the nonexistence of a default or any other defense to acceleration and foreclosure. You may request mediation to explore options for avoiding foreclosure judgment.

You have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the note and mortgage; 3) pay all of lender's reasonable expenses in enforcing the note and mortgage including, for example, reasonable attorney's fees; and 4) do whatever the lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the note and mortgage, and your obligations under the note and mortgage remain unchanged. If you meet those conditions, you will have the right to have the enforcement of the mortgage discontinued and to have the note and mortgage remain fully effective as if payment in full had not been required.

Should you have any questions, please contact our Loan Counseling Department, toll free, at 1-800-561-4567, Monday through Friday 8:00 AM to 8:00 PM Eastern Time.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

IMPORTANT DISCLOSURES

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://carringtonmortgage.com/>.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://carringtonmortgage.com/>.



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Date : 10/25/2022

Loan Number [REDACTED]

EXHIBIT A

ITEMIZED BREAKDOWN OF THE TOTAL AMOUNT DUE

PRINCIPAL & INTEREST	4	PAYMENT(S) @	\$867.52	\$3,470.08
ESCROW	4	PAYMENT(S) @	\$837.54	\$3,350.16
UNCOLLECTED LATE CHARGES				\$138.80
NSF FEE				\$10.00
PROPERTY INSPECTION				\$40.00
PROP PRES - PHOTOS				\$30.00
TOTAL				\$7,039.04



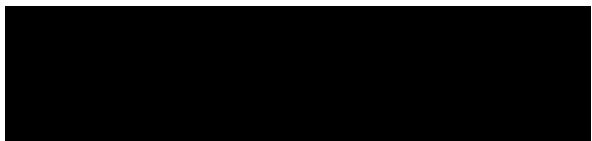
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AGENCY INFORMATION	COUNSELING SERVICES	LANGUAGES	DISTANCE (IN MILES)
AROOSTOOK COUNTY ACTION PROGRAM, INC. Address: 771 Main St, Presque Isle, Maine, 04769-2201 Phone: (207) 764-3721 Email: Website: http://www.acap-me.org Agency Id: 83641 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops	English	N/A
AVESTA HOUSING DEVELOPMENT CORPORATION Address: 307 Cumberland Avenue, PORTLAND, Maine, 04101-4920 Phone: (207) 553-7780 Ext: 3347 Email: ndigeronimo@avestahousing.org Website: www.avestahousing.org Agency Id: 81144 Counseling Method: Group Counseling, Internet Counseling, Other Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Rental Housing Counseling Rental Housing Workshops Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English	N/A
COASTAL ENTERPRISES, INCORPORATED Address: 30 Federal Street, BRUNSWICK, Maine, 04011-1510 Phone: (207) 504-5900 Email: jason.thomas@ceimaine.org Website: http://www.ceimaine.org Agency Id: 80985 Counseling Method: Internet Counseling, Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Services for Homeless Counseling Predatory Lending Education Workshops Rental Housing Counseling Reverse Mortgage Counseling Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English Spanish	N/A
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE Address: 17 Market Sq, South Paris, Maine, 04281-1533 Phone: (207) 333-6419 Email: homequest@community-concepts.org Website: https://www.ccimaine.org/ Agency Id: 81580 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Rental Housing Counseling	English	N/A
FOUR DIRECTIONS DEVELOPMENT CORPORATION Address: 20 Godfrey Dr, Orono, Maine, 04473-3610 Phone: (207) 866-6545 Email: Website: http://www.fourdirectionsmaine.org Agency Id: 83879 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Financial, Budgeting, and Credit Workshops Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English	N/A
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM Address: 101 Water St, Waterville, Maine, 04901-6339 Phone: (207) 859-1500 Email: housing@kvcap.org Website: http://www.kvcap.org Agency Id: 81685	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling	English	N/A

Counseling Method: Internet Counseling, Phone Counseling, Face to Face Counseling,			
MAINE STATE HOUSING AUTHORITY Address: 26 Edison Dr, Augusta, Maine, 04330-6046 Phone: (207) 626-4600 Email: jgurney@mainehousing.org Website: http://www.mainehousing.org Agency Id: 81227		English	N/A
PENQUIS COMMUNITY ACTION PROGRAM Address: 262 Harlow St, Bangor, Maine, 04401-4952 Phone: (207) 973-3500 Email: Website: http://www.penquis.org Agency Id: 81649 Counseling Method: Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial, Budgeting, and Credit Workshops	English	N/A
YORK COUNTY COMMUNITY ACTION AGENCY Address: 6 Spruce Street, SANFORD, Maine, 04073-2917 Phone: (207) 324-5762 Email: meaghan.arzberger@yccac.org Website: http://www.yccac.org Agency Id: 81150 Counseling Method: Group Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Services for Homeless Counseling Predatory Lending Education Workshops Rental Housing Counseling Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English	N/A

P.O. Box 5001
Westfield, IN 46074



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0000016 02 SP 0.810 **SNGLP T2 1 9355 04976-495817 -C06-P00000-I

MICAH R. GRAM
117 PORTER ROAD
SKOWHEGAN ME 04976-4958

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SKOWHEGAN, ME 04976

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Cashiering Dept. 2-270
1600 South Douglass Road, Suites 110 & 200-A
Anaheim, CA 92806

Western Union¹

Quick Collect (any location)
Code City - CARRINGTONMS
Code State - CA

MoneyGram¹

Receive Code - 7998

¹ You will pay a fee using this method of payment.

If you are unable to bring your account current, you may have available options other than foreclosure. You are encouraged to explore available options prior to the end of the right-to-cure period by contacting:

- Carrington Mortgage Services, LLC's toll free number at 1-800-561-4567, Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time; or by mail at P.O. Box 3010, Anaheim, CA 92803; or
- The Department of Housing and Urban Development's (HUD) Hotline Number at 1-800-569-4287 or you can visit their website for a list of HUD-approved counselors in Maine at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me> to find out other options you may have to avoid foreclosure. A list of HUD-approved counselors in Maine is attached to this notice as *Exhibit B*.

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Loan Servicing Department
Carrington Mortgage Services, LLC

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-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

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-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at (888) 267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

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Date : 10/25/2022

Loan Number [REDACTED]

EXHIBIT A

ITEMIZED BREAKDOWN OF THE TOTAL AMOUNT DUE

PRINCIPAL & INTEREST	4	PAYMENT(S) @	\$867.52	\$3,470.08
ESCROW	4	PAYMENT(S) @	\$837.54	\$3,350.16
UNCOLLECTED LATE CHARGES				\$138.80
NSF FEE				\$10.00
PROPERTY INSPECTION				\$40.00
PROP PRES - PHOTOS				\$30.00
TOTAL				\$7,039.04



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AGENCY INFORMATION	COUNSELING SERVICES	LANGUAGES	DISTANCE (IN MILES)
AROOSTOOK COUNTY ACTION PROGRAM, INC. Address: 771 Main St, Presque Isle, Maine, 04769-2201 Phone: (207) 764-3721 Email: Website: http://www.acap-me.org Agency Id: 83641 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops	English	N/A
AVESTA HOUSING DEVELOPMENT CORPORATION Address: 307 Cumberland Avenue, PORTLAND, Maine, 04101-4920 Phone: (207) 553-7780 Ext: 3347 Email: ndigeronimo@avestahousing.org Website: www.avestahousing.org Agency Id: 81144 Counseling Method: Group Counseling, Internet Counseling, Other Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Rental Housing Counseling Rental Housing Workshops Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English	N/A
COASTAL ENTERPRISES, INCORPORATED Address: 30 Federal Street, BRUNSWICK, Maine, 04011-1510 Phone: (207) 504-5900 Email: jason.thomas@ceimaine.org Website: http://www.ceimaine.org Agency Id: 80985 Counseling Method: Internet Counseling, Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Services for Homeless Counseling Predatory Lending Education Workshops Rental Housing Counseling Reverse Mortgage Counseling Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English Spanish	N/A
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE Address: 17 Market Sq, South Paris, Maine, 04281-1533 Phone: (207) 333-6419 Email: homequest@community-concepts.org Website: https://www.ccimaine.org/ Agency Id: 81580 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Rental Housing Counseling	English	N/A
FOUR DIRECTIONS DEVELOPMENT CORPORATION Address: 20 Godfrey Dr, Orono, Maine, 04473-3610 Phone: (207) 866-6545 Email: Website: http://www.fourdirectionsmaine.org Agency Id: 83879 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Financial, Budgeting, and Credit Workshops Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English	N/A
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM Address: 101 Water St, Waterville, Maine, 04901-6339 Phone: (207) 859-1500 Email: housing@kvcap.org Website: http://www.kvcap.org Agency Id: 81685	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling	English	N/A

Counseling Method: Internet Counseling, Phone Counseling, Face to Face Counseling,			
MAINE STATE HOUSING AUTHORITY Address: 26 Edison Dr, Augusta, Maine, 04330-6046 Phone: (207) 626-4600 Email: jgurney@mainehousing.org Website: http://www.mainehousing.org Agency Id: 81227		English	N/A
PENQUIS COMMUNITY ACTION PROGRAM Address: 262 Harlow St, Bangor, Maine, 04401-4952 Phone: (207) 973-3500 Email: Website: http://www.penquis.org Agency Id: 81649 Counseling Method: Phone Counseling, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial, Budgeting, and Credit Workshops	English	N/A
YORK COUNTY COMMUNITY ACTION AGENCY Address: 6 Spruce Street, SANFORD, Maine, 04073-2917 Phone: (207) 324-5762 Email: meaghan.arzberger@yccac.org Website: http://www.yccac.org Agency Id: 81150 Counseling Method: Group Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Fair Housing Pre-Purchase Education Workshops Services for Homeless Counseling Predatory Lending Education Workshops Rental Housing Counseling Non-Delinquency Post Purchase Workshops Home Improvement and Rehabilitation Counseling	English	N/A

1 MAIL DATE: 10-25-2022

CARRINGTON MORTGAGE SERVICES, LLC
1600 S. Douglas Road Suites 110 & 200-A
Anaheim, CA 92806

ORDER 8149-9355-2403

PAGE 3

CERTIFICATE OF MAIL REGISTER
REGULATORY LETTERS

NUMBER NAME & ADDRESS

013

[REDACTED]

014

MICAH R. CRAM
117 PORTER ROAD
SKOWHEGAN ME 04976-4958

57 .50 COPY 14

LOAN NUMBER POSTAGE FEE

013 \$0.65 \$0.65
014 \$0.65 \$0.65

TOTAL POSTAGE 1.14
TOTAL FEES 1.00
TOTAL LETTERS 14
GRAND TOTAL 14.98

TOTAL NUMBER OF PIECES RECEIVED AT POST OFFICE
POSTMASTER, PER (NAME OF RECEIVING EMPLOYEE)
*** END OF REPORT ***

14
AH

